

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Anthony and Christine Caponegro

Case No.: 16-25398
Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|------------------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>August 29, 2017</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: _____

Initial Debtor: _____

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 115.00 per month to the Chapter 13 Trustee, starting on
September 1, 2017 for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,960.00
DOMESTIC SUPPORT OBLIGATION		
IRS	taxes	notice only
State of New Jersey	taxes	notice only

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Midland Mortgage Co	5017 Fernwood Ave Egg Harbor Twp	\$211,000.00	\$0.00

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Jersey Shore Federal Credit Union---2003 Mercedes Benz SL 500

Chase Corp-- 5021 Fernwood Ave Egg Harbor Twp, NJ 08234

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ 0.00 _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 29, 2017.

Explain below **why** the plan is being modified:

To list Midland Mortgage as surrendered under 4 (E)

Explain below **how** the plan is being modified:

To list Midland Mortgage as surrendered under 4 (E)

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: August 29, 2017

/s/ Seymour Wasserstrum
Attorney for the Debtor

Date: August 29, 2017

/s/ Anthony Caponegro
Debtor

Date: August 29, 2017

/s/ Christine Caponegro
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: August 29, 2017

/s/ Seymour Wasserstrum
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 29, 2017

/s/ Anthony Caponegro
Debtor

Date: August 29, 2017

/s/ Christine Caponegro
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony D Caponegro
 Christine C Caponegro
 Debtors

Case No. 16-25398-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

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 Total Noticed: 89

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb +Anthony D Caponegro, Christine C Caponegro, 5021 Fernwood Dr,
 Egg Harbor Township, NJ 08234-9663
 516375518 +Atlantic City Spec Civil Part, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
 516375519 +Atlantic County Library System, 1 Swift Dr, Egg Harbor Township, NJ 08234-9477
 516334817 +Atlantic County Sheriff's Office, 4997 Unami Blvd, Mays Landing, NJ 08330-2017
 516375520 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
 516375521 +Atlantic Medical Imaging, Po Box 1564, Indianapolis, IN 46206-1564
 516375522 +Atlantic Radiologists, 65 West Jimmie Leeds Road, Galloway, NJ 08205-9403
 516375523 +Atlantic Smiles, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708
 516375524 +Atlanticare, PO Box 786361, Philadelphia, PA 19178-6361
 516375525 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 516514283 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516375526 +Barclay Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 516375527 +Barclay's Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 516375528 +Best Buy, P.O.Box 30253, Salt Lake City, UT 84130-0253
 516375529 +Brazos Higher Education, PO Box 7860, Madison, WI 53707-7860
 516493275 +Bureaus Investment Group Portfolioc No 15 LLC, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516375531 +Capital One, PO Box 26030, Richmond, VA 23260-6030
 516361808 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
 516375533 #+CareCentrix, PO Box 7780, London, KY 40742-7780
 516375537 Chase, P.O. Box 15836, Wilmington, DE 19886-5153
 516375535 Chase, P.O.Box 15298, Wilmington, DE 19886-5153
 516375538 +Chase Corporation, 10790 Rancho Bernaro, San Diego, CA 92127-5705
 516375539 +Citibank, P.O.Box6497, Sioux Falls, SD 57117-6497
 516375540 +Credit Control, Llc, Po Box 488, Hazelwood, MO 63042-0488
 516375542 +Dr. Brian Atkisson, 3110 Ocean Heights Ave, Egg Harbor Township, NJ 08234-7734
 516375543 EZpass, PO Box 52003, New Jersey Customer Service, Newark, NJ 07101-8203
 516519705 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
 516375545 +FMA Alliance LD, 12339 Cutten Rd, Houston, TX 77066-1807
 516375546 +Great Lakes Higher Education, 2401 International Ln, Madison, WI 53704-3192
 516375548 +Home Depot, P.O.Box 6497, Sioux Falls, SD 57117-6497
 516334818 +Hsbc Bank Usa Na, 11 West 42nd Street, New York, NY 10036-8002
 516375550 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
 516708332 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 516375553 +Jersey Shore FCU, 1434 New Road, Northfield, NJ 08225-1104
 516334819 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
 516375554 Labcorp, PO Box 2240, Burlington, NC 27216-2240
 516375555 +Leonard Franco Jr, 1037 Raymond Blvd Ste 710, Newark, NJ 07102-5427
 516375557 +Macys, P.O.Box 8218, Mason, OH 45040-8218
 516432110 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516334820 +Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
 516444651 New Jersey Turnpike Authority, Law Dept. Attn: Mark Schneider, Esq., PO Box 5042,
 Woodbridge, NJ 07095-5042
 516375562 +Penn Cardiology, 1400 East Rt.70, Cherry Hill, NJ 08034-2240
 516375570 Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite110, Re:E-ZPass,
 Elmsford, NY 10523
 516375578 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O.Box245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 516375571 Schachter And Portnoy, Llc, 3490 USRT1,Ste 6, Princeton, NJ 8540
 516375574 +South Jersey Gas, Po Box 577, Attn:Mrs.DeMarco, Hammonton, NJ 08037-0577
 516375575 +South Jersey Periodontal, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708
 516375576 +South Jersey Water Conditioning, 760 Shiloh Pike, Bridgeton, NJ 08302-1460
 516375577 State Of New Jersey, P.O.Box445, Department Of Treasury Trenton, NJ 08695
 516375579 +Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370
 516375583 +TD Bank USA / Target Credit, PO Box 673, Minneapolis, MN 55440-0673
 516375584 #+Transworld System, Inc, 2 Huntington Quadrangle, Ste 3N02, Melville, NY 11747-4510
 516375586 +Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 01 2017 23:47:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 01 2017 23:47:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516375515 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:46 Ashley Furniture, PO Box 960061,
 Orlando, FL 32896-0061

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 89

Date Rcvd: Sep 01, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516375517 +E-mail/Text: bankruptcy@pepcoholdings.com Sep 01 2017 23:46:45 Atlantic City Electric,
5 Collins Drive Suite2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600
516375516 E-mail/Text: bankruptcy@pepcoholdings.com Sep 01 2017 23:46:45
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600
516375530 +E-mail/Text: cms-bk@cms-collect.com Sep 01 2017 23:46:50 Capital Management Services,
726 Exchange Street,Ste700, Buffalo, NY 14210-1464
516375532 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:20 Care Credit, PO Box 960061,
Orlando, FL 32896-0061
516375534 +E-mail/Text: bankruptcy@cavps.com Sep 01 2017 23:47:31 Cavalry SPV I, LLC,
500 Summit Lake Drive,Suite400, Valhalla, NY 10595-1340
516375541 E-mail/Text: mrdiscren@discover.com Sep 01 2017 23:46:21 Discover Bank, PO Box 15316,
Wilmington, DE 19850-5316
516353134 E-mail/Text: mrdiscren@discover.com Sep 01 2017 23:46:21 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516375544 E-mail/Text: data_processing@fin-rec.com Sep 01 2017 23:46:50 Financial Recovery Services,
P.O Box 385908, Minneapolis, MN 55438-5908
516375547 +E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:20 HHGregg, PO Box 965036,
Orlando, FL 32896-5036
516375551 +E-mail/Text: cio.bnmail@irs.gov Sep 01 2017 23:46:38 IRS, 1601 MarketSt,
Philadelphia, PA 19103-2301
516375556 +E-mail/Text: ebn@ltdfin.com Sep 01 2017 23:46:51 Ltd, 7322 Southwest Freeway Suite 1600,
Houston, TX 77074-2134
516375558 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 01 2017 23:47:03 Midland Credit Management,
8875 Aero Drive, San Diego, CA 92123-2255
516375559 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 01 2017 23:47:03 Midland Funding,
8875 Aero Dr,Ste 200, San Diego, CA 92123-2255
516375560 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 01 2017 23:47:03 Midland Funding,
8875 Aero Dr,Ste200, San Diego, CA 92123-2255
516457127 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 01 2017 23:47:03 Midland Funding LLC,
PO Box 2011, Warren MI 48090-2011
516375561 E-mail/Text: electronicbkydocs@nelnet.net Sep 01 2017 23:47:12 Nelnet Loan Services,
3015 S.Parker Rd., Aurora, CO 80014-2904
516375564 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 01 2017 23:51:03
Portfolio Recovery, 120 Corporate Blvd STE 100, Norfolk, VA 23502
516375563 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 01 2017 23:50:53
Portfolio Recovery, 120 Corporate Blvd Stel, Norfolk, VA 23502
516534508 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 02 2017 00:03:40
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516536683 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 01 2017 23:51:04
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516533243 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 01 2017 23:51:03
Portfolio Recovery Associates, LLC, c/o TOYS R US CREDIT CARD, POB 41067,
Norfolk VA 23541
516537747 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 02 2017 00:03:48
Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
516536690 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 01 2017 23:51:04
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
516350177 E-mail/Text: bnc-quantum@quantum3group.com Sep 01 2017 23:46:57
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
516375567 +E-mail/Text: bkrpt@retrievalmasters.com Sep 01 2017 23:47:02
Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Re:E-ZPass,
Elmsford, NY 10523-1615
516375580 +E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:33 SYNCB/ Lumber Liquidators,
PO.Box 965036, Orlando, FL 32896-5036
516375581 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:20 SYNCB/ Walmart Dual Card,
PO Box 965024, Orlando, FL 32896-5024
516375572 +E-mail/Text: jboehler@shorememorial.org Sep 01 2017 23:48:39 Shore Medical Center,
100 Medical Center Way, Somers Point, NJ 08244-2300
516375573 +E-mail/Text: jboehler@shorememorial.org Sep 01 2017 23:48:39 Shore Memorial Hospital,
PO Box 217, Somers Point, NJ 08244-0217
516375582 +E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:46 Syncb/Toysrusdc, Po Box 965005,
Orlando, FL 32896-5005
516351116 E-mail/PDF: gecscedi@recoverycorp.com Sep 01 2017 23:42:46 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516535524 +E-mail/Text: bncmail@w-legal.com Sep 01 2017 23:47:19 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516375585 +E-mail/Text: chorner@uniteherehealth.org Sep 01 2017 23:47:37 United Here Health,
P.O Box 6680, Aurora, IL 60598-0680

TOTAL: 36

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 89

Date Rcvd: Sep 01, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516375536*	Chase, P.O.Box 15298, Wilmington, DE 19886-5153	Norfolk, VA 23502)
516375549*	IRS, PO Box 744, Springfield, NJ 07081-0744	
516375552*	+Irs, P.O.Box 7346, Philadelphia, PA 19101-7346	
516375565*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1,	Norfolk, VA 23502)
516375566*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1,	Norfolk, VA 23502)
516375568*	+Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Elmsford, NY 10523-1615	Re:E-ZPass,
516375569*	+Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Elmsford, NY 10523-1615	Re:E-ZPass,

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1, Midfirst Bank is the servicer dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Anthony D Caponegro mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Christine C Caponegro mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 5